UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TENNESSEE CHATTANOOGA DIVISION

In re: KIMBERLY BROWN EADY	§	Case No. 13-13813
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

KARA L WEST, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 08/01/2013.
- 2) The plan was confirmed on 10/09/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 03/02/2015.
- 6) Number of months from filing or conversion to last payment: 19.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: \$190,319.80.
- 9) Total value of assets exempted: \$10,902.00.
- 10) Amount of unsecured claims discharged without full payment: \$1,289.32.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Total paid by or on behalf of the debtor(s) \$20,682.26 Less amount refunded to debtor(s) \$584.59

NET RECEIPTS \$ 20,097.67

Expenses of Administration:

Attorney's Fees Paid Through the Plan

Court Costs

Trustee Expenses & Compensation

Other

\$ 3,000.00
\$ 281.00
\$ 559.42

TOTAL EXPENSES OF ADMINISTRATION

\$ 3,840.42

Attorney fees paid and disclosed by debtor(s): \$ 0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
DISCOVER BANK	Uns	4,514.12	4,511.57	4,511.57	4,511.57	0.00
PARKRIDGE MEDICAL CENTER	Uns	0.00	259.39	259.39	259.39	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	2,067.27	2,067.27	2,067.27	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	40.98	40.98	40.98	0.00
eCAST SETTLEMENT CORP	Uns	3,847.42	3,847.42	3,847.42	3,847.42	0.00
AT&T MOBILITY II LLC	Uns	0.00	310.11	310.11	310.11	0.00
CAPITAL ONE NA	Uns	803.00	472.66	472.66	472.66	0.00
BANK OF AMERICA	Sec	184,420.00	176,734.80	176,734.80	0.00	0.00
AMERICAN EXPRESS BANK FSB	Uns	310.78	317.58	317.58	317.58	0.00
PRA RECEIVABLES MANAGEMENT	Uns	4,200.00	4,295.31	4,295.31	4,295.31	0.00
PRA RECEIVABLES MANAGEMENT	Uns	13.70	134.96	134.96	134.96	0.00
BANK OF AMERICA	Sec	13,585.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Sec	18,649.00	NA	NA	0.00	0.00
HSBC BEST BUY	Sec	200.00	NA	NA	0.00	0.00
ABN AMRO MORTGAGE GRP	Uns	1.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	1.00	NA	NA	0.00	0.00
DR ALAN SHILKOH	Uns	260.18	NA	NA	0.00	0.00
JUAN LUIS HOSPITAL	Uns	126.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	Asserted	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
MEMORIAL HOSPITAL	Uns	245.69	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT LLC	Uns	654.45	NA	NA	0.00	0.00
RICHARD EADY	Uns	1.00	NA	NA	0.00	0.00
CLERK U S BANKRUPTCY COURT	Adm	281.00	281.00	281.00	281.00	0.00
MARK T YOUNG & ASSOCIATES	Lgl	3,000.00	3,000.00	3,000.00	3,000.00	0.00

Summary of Disbursements to Creditors:			
	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 176,734.80	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 176,734.80	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 2,067.27	\$ 2,067.27	\$ 0.00
TOTAL PRIORITY:	\$ 2,067.27	\$ 2,067.27	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 14,189.98	\$ 14,189.98	\$ 0.00

Disbursements:		
Expenses of Administration Disbursements to Creditors	\$ 3,840.42 \$ 16,257.25	

TOTAL DISBURSEMENTS: \$ 20,097.67

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 06/03/2015 By: /s/ Kara L West Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.